

ABSTRACT

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5 A method of exchanging payment information in an electronic transaction includes a first electronic transaction device transferring payment information to a second electronic transaction device, the second electronic transaction device transferring value information to the first electronic transaction device, and the second electronic transaction device transferring value information and payment information to a service consolidation center. The value information may comprises a virtual card. The virtual card may comprise an authorization code. The virtual card may also comprise an image of a card. The value information may comprise a quantity of minutes corresponding to a pre-paid telephone account. The payment information

10 may comprise cash payment information, including an identification of a person providing a cash payment.

A method of tracking retail sales of pre-paid telephone cards to cash subscribers is also provided. This method comprises entering value purchased information and subscriber information in a retailer electronic transaction device, the

15 retailer electronic transaction device transferring the value purchased information and subscriber information to a mobile operator, and the mobile operator adding value corresponding to the value purchased information to an account corresponding to the subscriber information. The step of entering value purchased information and subscriber information in a retailer electronic transaction device may further comprise

20 electronically transferring the value purchased information and subscriber information from a MO Subscriber Handset to the retailer electronic transaction device. The step of entering value purchased information and subscriber information in a retailer electronic transaction device may further comprise manually entering the value

purchased information and subscriber information into the retailer electronic transaction device.

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